

<i>SERFF Tracking Number:</i>	<i>STLH-128474753</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Farm Mutual Automobile Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>2012 AR ER STD</i>		
<i>TOI:</i>	<i>MS05I Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS05I.001 Plan A</i>
<i>Product Name:</i>	<i>Standardized Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>2012 AR ER STD/</i>		

## Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company

Product Name: Standardized Medicare Supplement      SERFF Tr Num: STLH-128474753      State: Arkansas

TOI: MS05I Individual Medicare Supplement - Standard Plans      SERFF Status: Closed-Approved-Closed      State Tr Num:

Sub-TOI: MS05I.001 Plan A

Co Tr Num: 2012 AR ER STD

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Authors: Barb Baxter, David Diffor, Jason Elleman, Shirley Young

Disposition Date: 06/20/2012

Date Submitted: 06/14/2012

Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2013

Implementation Date:

State Filing Description:

## General Information

Project Name: 2012 AR ER STD

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact: 2.4%

Filing Status Changed: 06/20/2012

State Status Changed: 06/20/2012

Deemer Date:

Created By: Barb Baxter

Submitted By: Barb Baxter

Corresponding Filing Tracking Number:

Filing Description:

On behalf of State Farm Mutual Automobile Insurance Company of Bloomington, Illinois, I submit the following annual rate filing and rate revision for the above referenced Standardized Medicare Supplement policy forms.

We are filing new rate tables for Policy Forms 97037 series, 97038 series, and 97039 series. This filing represents an average rate increase of 2.4%. These rates will apply to new issues and renewals. Contingent upon approval, these rates will become effective January 1, 2013, or as soon thereafter as possible. This filing complies with all applicable

SERFF Tracking Number: STLH-128474753 State: Arkansas  
Filing Company: State Farm Mutual Automobile Insurance Company State Tracking Number:  
Company Tracking Number: 2012 AR ER STD  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Standardized Medicare Supplement  
Project Name/Number: 2012 AR ER STD/  
minimum loss ratio standards

The following are included with this filing:

- an actuarial memorandum including an actuarial certification
- current rate tables
- revised rate tables
- experience exhibits
- 10-year projections
- EFT has been submitted in the amount of \$150.00 to pay filing fees

Sincerely,

Jason Elleman,  
Actuarial Analyst I  
Phone: 309-766-1779  
Fax: 309-766-1827  
Email: Jason.elleman.ufhp@StateFarm.com  
State Narrative:

## Company and Contact

### Filing Contact Information

Jason Elleman, Actuarial Analyst I Jason.Elleman.UFHP@statefarm.com  
One State Farm Plaza 309-766-1779 [Phone]  
Bloomington, IL 61704 309-766-1827 [FAX]

### Filing Company Information

State Farm Mutual Automobile Insurance Company CoCode: 25178 State of Domicile: Illinois  
One State Farm Plaza Group Code: Company Type:  
Life/Health Actuarial, B-1 Group Name: State ID Number:  
Bloomington, IL 61710 FEIN Number: 37-0533100  
(309) 766-5188 ext. [Phone]

SERFF Tracking Number: STLH-128474753 State: Arkansas  
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Product Name: Standardized Medicare Supplement  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$150.00  
Retaliatory? No  
Fee Explanation: 3 x \$50.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Mutual Automobile Insurance Company	\$150.00	06/14/2012	60134381

<i>SERFF Tracking Number:</i>	<i>STLH-128474753</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>2012 AR ER STD</i>		
<i>TOI:</i>	<i>MS05I Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS05I.001 Plan A</i>
<i>Product Name:</i>	<i>Standardized Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>2012 AR ER STD/</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Stephanie Fowler	06/20/2012	06/20/2012

SERFF Tracking Number:	STLH-128474753	State:	Arkansas
Filing Company:	State Farm Mutual Automobile Insurance Company	State Tracking Number:	
Company Tracking Number:	2012 AR ER STD		
TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	Standardized Medicare Supplement		
Project Name/Number:	2012 AR ER STD/		

## Disposition

Disposition Date: 06/20/2012

Implementation Date:

Status: Approved-Closed

Comment: The requested rate increase of 2.4% has been approved to be implemented on or after January 1, 2013. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
State Farm Mutual Automobile Insurance Company	2.400%	2.400%	\$53,449	972	\$2,227,042	2.410%	2.370%

SERFF Tracking Number: *STLH-128474753* State: *Arkansas*

Filing Company: *State Farm Mutual Automobile Insurance Company* State Tracking Number:

Company Tracking Number: *2012 AR ER STD*

TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*

Product Name: *Standardized Medicare Supplement*

Project Name/Number: *2012 AR ER STD/*

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	No
<b>Supporting Document</b>	Cover Letter	Approved-Closed	Yes
<b>Supporting Document</b>	Experience Exhibits	Approved-Closed	No
<b>Supporting Document</b>	10 Year Projections	Approved-Closed	No
<b>Rate</b>	Standardized Medicare Supplement	Approved-Closed	Yes
<b>Rate</b>	Standardized Medicare Supplement	Approved-Closed	Yes

SERFF Tracking Number:	STLH-128474753	State:	Arkansas
Filing Company:	State Farm Mutual Automobile Insurance Company	State Tracking Number:	
Company Tracking Number:	2012 AR ER STD		
TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	Standardized Medicare Supplement		
Project Name/Number:	2012 AR ER STD/		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	0.000%
<b>Effective Date of Last Rate Revision:</b>	01/01/2012
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
State Farm Mutual Automobile Insurance Company	2.400%	2.400%	\$53,449	972	\$2,227,042	2.410%	2.370%

SERFF Tracking Number: STLH-128474753 State: Arkansas

Filing Company: State Farm Mutual Automobile Insurance Company State Tracking Number:

Company Tracking Number: 2012 AR ER STD

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Standardized Medicare Supplement

Project Name/Number: 2012 AR ER STD/

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
Approved-Closed 06/20/2012	Standardized Medicare Supplement	97037, 97038, 97039	Revised	Previous State Filing Number: Percent Rate Change Request: 2.400	AR Proposed Rates - Std 2013.pdf AR Monthly Rates - Std 2013.pdf
Approved-Closed 06/20/2012	Standardized Medicare Supplement	97037, 97038, 97039	Revised	Previous State Filing Number: Percent Rate Change Request:	AR Current Rates - Std 2013.pdf



State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 series, 97038 series, and 97039 series  
Annual Premiums  
Individual Male or Female

**Proposed Rates (Proposed 01/01/13 Effective Date)**

	Plan A Form 97037 series <i>ER_C1530</i>	Plan C Form 97038 series <i>ER_C2308</i>	Plan F Form 97039 series <i>ER_C2331</i>
All Ages	1,530.00	2,308.00	2,331.00

Semiannual Mode: 51% Annual  
Quarterly Mode: 26% Annual

Arkansas

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 series, 97038 series, and 97039 series  
Annual Premiums  
Individual Male or Female

**Proposed Rates (01/01/2012 Effective Date)**

Policies Issued on or after 6/1/2010

	Plan A Form 97037 series <i>ER_C1530</i>	Plan C Form 97038 series <i>ER_C2308</i>	Plan F Form 97039 series <i>ER_C2331</i>
All Ages	1,530.00	2,308.00	2,331.00

Semiannual Mode: 51% Annual  
Quarterly Mode: 26% Annual

Arkansas

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 series, 97038 series, and 97039 series  
Monthly Premiums  
Individual Male or Female

**Proposed Rates (Proposed 01/01/13 Effective Date)**

Policies Issued on or after 6/1/2010

	Plan A Form 97037 series <i>ER_C1530</i>	Plan C Form 97038 series <i>ER_C2308</i>	Plan F Form 97039 series <i>ER_C2331</i>
All Ages	130.05	196.18	198.13

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 Series, 97038 Series and 97039 Series  
Annual Premiums  
Individual Male or Female

**Current Rates (01/01/11 Effective Date)**

	Plan A Form 97037 series <i>ER_C1494</i>	Plan C Form 97038 series <i>ER_C2254</i>	Plan F Form 97039 ser <i>ER_C2277</i>
All Ages	1,494.00	2,254.00	2,277.00

Semiannual Mode: 51% Annual  
Quarterly Mode: 26% Annual

Arkansas

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 HAR, 97038 HAR, and 97039 HAR  
Annual Premiums  
Individual Male or Female

**Current Rates (06/01/10 Effective Date)**

Policies Issued on or after 6/1/2010

	Plan A Form 97037 HAR <i>ER_C1494</i>	Plan C Form 97038 HAR <i>ER_C2254</i>	Plan F Form 97039 HAR <i>ER_C2277</i>
All Ages	1,494.00	2,254.00	2,277.00

Semiannual Mode: 51% Annual  
Quarterly Mode: 26% Annual

Arkansas

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Health - Actuarial Justification	Approved-Closed	06/20/2012
<b>Comments:</b>		
<b>Attachment:</b>		
2013 AR ER Std Actuarial Memo.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Cover Letter	Approved-Closed	06/20/2012
<b>Comments:</b>		
<b>Attachment:</b>		
2013 AR ER Std Cover Letter.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Experience Exhibits	Approved-Closed	06/20/2012
<b>Comments:</b>		
<b>Attachments:</b>		
2013 AR (ER) Std Experience.pdf		
2013 AR (ER) Std Experience CW.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> 10 Year Projections	Approved-Closed	06/20/2012
<b>Comments:</b>		
<b>Attachment:</b>		
2013 AR ER STD Projections.pdf		

**State Farm Mutual Automobile  
Insurance Company**

Home Office, Bloomington, Illinois 61710



June 13, 2012

Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201

Re: State Farm Mutual Automobile Insurance Company, NAIC# 176-25178  
Annual Rate Filing and Rate Revision for Standardized Medicare Supplement Policy Forms  
97037 Series, 97038 Series, and 97039 Series

Dear Sir or Madam:

On behalf of State Farm Mutual Automobile Insurance Company of Bloomington, Illinois, I submit the following annual rate filing and rate revision for the above referenced Standardized Medicare Supplement policy forms.

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The following are included with this filing:

- an actuarial memorandum including an actuarial certification
- current rate tables
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- 10-year projections
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Sincerely,



Jason Elleman,  
Actuarial Analyst I  
Phone: 309-766-1779  
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Email: Jason.elleman.ufhp@StateFarm.com